

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address: COMMISSIONER OF PATENTS AND TRADEMARKS Washington, D.C. 20231

Trains on Anth		Address: COMMISSIONER OF PATENTS AND TRADEMARKS Washington, D.C. 20231 www.uspto.gov		
APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/667,612	09/22/2000	G. Victor Guyan	,07752.0021	1862
7	590 03/18/2002			
Joel Benson		EXAMINER		
Brinks Hofer Gilson & Lione 455 N. Cityfront Plaza Drive Chicago, IL 60611-5599			BASHORE, ALAIN L	
Cincago, IL	0011-3399		ART UNIT	PAPER NUMBER
			2164	

DATE MAILED: 03/18/2002

Please find below and/or attached an Office communication concerning this application or proceeding.



	Application No		Amplic = =4/=1				
•	''		Applicant(s)	יוט			
Office Action Summary	09/667,612	40	GUYAN ET AL.				
Office Action Summary	Examiner		Art Unit				
The MAILING DATE of this communication app	Alain L. Bashore		2164 orrespondence ad	Idress			
Period for Reply			orresportaerree aa				
A SHORTENED STATUTORY PERIOD FOR REPL' THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.1 after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a repl - If NO period for reply is specified above, the maximum statutory period of Failure to reply within the set or extended period for reply will, by statute - Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b). Status	36(a). In no event, how by within the statutory minimized will apply and will expired, cause the application	vever, may a reply be tim nimum of thirty (30) days SIX (6) MONTHS from to become ABANDONEI	ely filed will be considered timel the mailing date of this co (35 U.S.C. § 133).	y. ommunication.			
1) Responsive to communication(s) filed on 18.	January 2002 .			•			
2a)⊠ This action is FINAL . 2b)□ Th	nis action is non-f	inal.					
3) Since this application is in condition for allow closed in accordance with the practice under				ne merits is			
Disposition of Claims							
	4)⊠ Claim(s) <u>1-3,5-17,19-31 and 33-55</u> is/are pending in the application.						
4a) Of the above claim(s) is/are withdra	wn from conside	ration.					
5) Claim(s) is/are allowed.	1 1						
6)⊠ Claim(s) <u>1-3, 5-17, 19-31, and 33-55</u> is/are rejected.							
7) Claim(s) is/are objected to.	1 17						
8) Claim(s) are subject to restriction and/o	or election require	ement.					
9)⊠ The specification is objected to by the Examine	ar.						
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.							
Applicant may not request that any objection to th							
11) The proposed drawing correction filed on				er.			
If approved, corrected drawings are required in reply to this Office action.							
12) The oath or declaration is objected to by the Ex	kaminer.						
Priority under 35 U.S.C. §§ 119 and 120							
13) Acknowledgment is made of a claim for foreign	n priority under 3	5 U.S.C. § 119(a)-(d) or (f).				
a) ☐ All b) ☐ Some * c) ☐ None of:	•						
1. Certified copies of the priority document	ts have been rec	eived.					
2. Certified copies of the priority document							
3. Copies of the certified copies of the prio application from the International Bu	ıreau (PCT Rule	17.2(a)).		Stage			
* See the attached detailed Office action for a list of the certified copies not received.							
14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application). a) The translation of the foreign language provisional application has been received.							
15) Acknowledgment is made of a claim for domest							
Attachment(s)							
 Notice of References Cited (PTO-892) Notice of Draftsperson's Patent Drawing Review (PTO-948) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _ 	4) 5) 6)		(PTO-413) Paper No Patent Application (PT				

Application/Control Number: 09/667,612

Art Unit: 2164

DETAILED ACTION

Specification

1. The disclosure is objected to because of the following informalities: The first paragraphs of the specification appears to reference related applications which should be under the heading: Cross-References to Related Applications: See 37 CFR 1.78 and MPEP § 201.11. The applications must further be identified with serial number and date of filing.

Appropriate correction is required.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

3. Claims 1-3, 5-17, 19-31, 33-55 are rejected under 35 U.S.C. 112, first paragraph, because the specification, while being enabling for line item data processing for insurance claims, does not reasonably provide enablement for line item data processing toward other than for insurance claims. The specification does not enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make or use the invention commensurate in scope with these claims. The specification clearly states that the field of invention is related to insurance claim processing, to which the preferred embodiment is related, and the claims were originally

Application/Control Number: 09/667,612

Art Unit: 2164

presented thereto. Applicant has now removed recitations to a "claim handler" in the independent claims, thus the scope of the claims appears to now include more than insurance claim processing.

Claim Rejections - 35 USC § 103

- 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 5. Claims 1-3, 5-9, 11-17, 19-23, 25-31, 32-37, 39-55 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al.

Borghesi et al discloses what is described in the pervious 35 USC 102(b) rejection of the previous office action.

Borghesi et al teaches accessing various databases of authorized vendors, displaying a list of authorized vendors that correspond with at least one line item, and accessing vendor data associated with the list of authorized vendors (col 12, lines 44-58). Each database inherently has a vendor and vendor data (including names of the vendors), and each vendor inherently is "authorized" (since it is in the computer).

While Borghesi et al does not explicitly teach that there is received a selection of at least one vendor from the list of authorized vendors, it would have been obvious to one with ordinary skill in the art to include such to Borghesi et al since Borghesi et al

teaches that the user may use the information from a selected database thus selecting the vendor (col 12, lines 39-44).

Borghesi et al teaches authorizing a line item payment including selecting at least one line item, receiving the selection of a form of payment and authorizing the transaction.

Regarding claims 2-6, 8 and 51, these claims now depend from a markush claim (new claim 50) where claims 2-6, 8, and 51 further define each one of alternative group elements. Since there is shown at least one group element, the claim recitation is met by the reference, regardless of recitations further defining other alternative group elements.

6. Claims 10, 24, and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al in view of Huffman as applied to claim s 1-3, 5-9, 11-17, 19-23, 25-31, 32-37, 39-55 above, and further in view of DiRienzo et al.

The claims are rejected as set forth in the previous office action.

Response to Arguments

- 7. Applicant's arguments filed 1-18-02 have been fully considered but they are not persuasive.
- 8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 703-

308-1884. The examiner can normally be reached on about 7:30 am to 5:00 pm (Alternate Fridays Off).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Alain L. Bashore

March 13, 2002

WINCENT MILLIN

SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 2100